Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 1 of 67

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
DISTRICT OF NEW JERSEY			
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	☐ Chapter 13	_	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
у	Write the name that is on your government-issued picture identification (for	First name	Samia First name
	example, your driver's license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Butt Last name and Suffix (Sr., Jr., II, III)	Butt Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		Samia Akbar Rana
	Include your married or maiden names.		Samia A. Butt
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9892	xxx-xx-3934

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 2 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live	84 Jordan Avenue, Floor 2 Jersey City, NJ 07306	If Debtor 2 lives at a different address:				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Hudson					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6. Why you are choosing this district to file for bankruptcy Check one: Over the last 180 days before filing this I have lived in this district longer than i other district. □ I have another reason. Explain. (See 28 U.S.C. § 1408.)		 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. 	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)				

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Debtor 1 Faisal Butt

Deb	otor 2 Samia Butt				Case number (if known)				
Par	t 2: Tell the Court About	Your Bankruptcy C	ase						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	Chapter 7							
		☐ Chapter 11							
		☐ Chapter 12							
		☐ Chapter 13							
8.	How you will pay the fee	about how y	ou may pay. Typical r attorney is submitti	ly, if you are paying the fee yo	ck with the clerk's office in your local court burself, you may pay with cash, cashier's alf, your attorney may pay with a credit ca	check, or money			
					on, sign and attach the Application for Ind	ividuals to Pay			
		•	ee in Installments (C at my fee he waive	,	n only if you are filing for Chapter 7. By la	w a judge may			
		but is not red	quired to, waive you	r fee, and may do so only if yo	our income is less than 150% of the official	I poverty line that			
					n installments). If you choose this option, cial Form 103B) and file it with your petition				
9.	Have you filed for	■ No.							
	bankruptcy within the last 8 years?	☐ Yes.							
	•	District		When	Case number				
		District		When	Case number				
		District		When	Case number				
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
		Debtor			Relationship to you				
		District	-	When	Case number, if known				
		Debtor			Relationship to you				
		District		When	Case number, if known				
44	B	- 0.4	Pag. 40						
11.	Do you rent your residence?	— 110.	line 12.						
		■ Yes. Has y	our landlord obtaine	d an eviction judgment agains	st you?				
		•	No. Go to line 12.						
			Yes. Fill out <i>Initial</i> bankruptcy petition		Judgment Against You (Form 101A) and	ïle it with this			

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Debtor 1 Faisal Butt

Deb	otor 2 Samia Butt				Case number (if known)	
Par	t 3: Report About Any Bu	sinesses	You Own	as a Sole Proprie	etor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.		Part 4.		
	business:	☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code	
	it to this petition.		Chec	k the appropriate bo	ox to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	I Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	e	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you ir is, cash-fl	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure		
	For a definition of small	■ No.	I am r	not filing under Chap	pter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code	•	11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat	☐ Yes.				
	of imminent and identifiable hazard to public health or safety?		What is	the hazard?		
	Or do you own any property that needs immediate attention?			liate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
					Number, Street, City, State & Zip Code	
						_

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 5 of 67

Debtor 2	Samia Butt	Case number (if known)	
Debtor 1	Faisal Butt		

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 6 of 67

Deb	tor 2 Samia Butt				Case no	number (if known)	
Part	6: Answer These Questi	ions for Re	porting Purposes				
16.	What kind of debts do you have?	16a.	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "in individual primarily for a personal, family, or household purpose."				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily bus money for a business or invest			debts that you incurred to obtain e business or investment.	
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you own	e that are not consun	ner debts or bu	usiness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7.	. Go to line 18.			
	Do you estimate that after any exempt property is excluded and		are paid that funds will be avail			t property is excluded and administrative expenses ditors?	
	administrative expenses are paid that funds will		No				
be available for							
18.	18. How many Creditors do you estimate that you			□ 1,000-5,000 □ 5001-10,000		□ 25,001-50,000 □ 50,001-100,000	
	owe?	☐ 100-19 ☐ 200-99		☐ 10,001-25,00	00	☐ More than100,000	
19.	How much do you estimate your assets to	\$0 - \$5		\$1,000,001 - \$10 million \$500,000,001 - \$1 billion			
	be worth?		1 - \$100,000 101 - \$500,000	□ \$10,000,001 □ \$50,000,001		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion	
			01 - \$1 million	□ \$100,000,001 - \$500 million			
20.	How much do you estimate your liabilities	□ \$0 - \$5	50,000 01 - \$100,000	□ \$1,000,001 - □ \$10,000,001		\$500,000,001 - \$1 billion	
	to be?		01 - \$100,000	□ \$10,000,001 □ \$50,000,001		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion	
			001 - \$1 million		1 - \$500 millior	n	
Part	7: Sign Below						
For	you	I have exa	amined this petition, and I decla	are under penalty of p	erjury that the	information provided is true and correct.	
						igible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.	
			ney represents me and I did not , I have obtained and read the i			is not an attorney to help me fill out this b).	
		I request r	relief in accordance with the cha	apter of title 11, Unite	ed States Code	e, specified in this petition.	
			y case can result in fines up to			oney or property by fraud in connection with a o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,	
		/s/ Faisa	l Butt		/s/ Samia B		
		Faisal B Signature	utt of Debtor 1		Samia Butt Signature of D		
		Executed	on March 7, 2019		Executed on	March 7, 2019	
			MM / DD / YYYY			MM / DD / YYYY	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 7 of 67

Debtor 1	Faisal Butt		Document	Page / of 6/		
Debtor 2	Samia Butt				Case number (if known	
•	attorney, if you are ted by one	under Chapter 7, 11, 1	12, or 13 of title 11, Unit	ed States Code, and hav	e explained the relie	tor(s) about eligibility to proceed of available under each chapter the required by 11 U.S.C. § 342(b)
	e not represented by ey, you do not need s page.	and, in a case in which schedules filed with the		s, certify that I have no kr	nowledge after an inc	quiry that the information in the
		/s/ Nicholas Fitzge	rald	Date	March 7, 20	19
		Signature of Attorney	for Debtor		MM / DD / YYY	ΥΥ
		Nicholas Fitzgeral	d 6129			
		Printed name				
		Fitzgerald & Croud	ch, P.C.			
		Firm name				
		649 Newark Avenu	ıe			
		Jersey City, NJ 07	306			
		Number, Street, City, State &	ZIP Code			
		Contact phone (201) 5	33-1100	Email address	nickfitz.la	w@gmail.com
		6129 NJ				
		Bar number & State				

	Case 2	19-14647-SLM	Doc 1	Filed 03/ Documer		Entered 03/07/1	.9 13:23:1	.6	Desc Main
Fill in th	is informa	ation to identify your	case:	Documen		auc. o oi oi			
Debtor 1		Faisal Butt							
		First Name	Middle N	Name	Last	Name			
Debtor 2	2	Samia Butt							
(Spouse if,	filing)	First Name	Middle N	Name	Last	Name			
United S	States Bank	kruptcy Court for the:	DISTRICT	OF NEW JERS	EY				
Case nu (if known)	mber			_					Check if this is an amended filing
		m 106Sum	and Liah	ilities and	Corto	in Statistical Infe	armation		40/45
						in Statistical Info			12/15
informati	ion. Fill ou		es first; then	complete the	information	gether, both are equally on on this form. If you ar the top of this page.			
Part 1:	Summa	rize Your Assets							
									Your assets Value of what you own
1 Sch	hedule A/F	B: Property (Official Fo	orm 1064/R)						

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 9 of 67

		Document Page 9 of 67
	Faisal Butt	3.00
Debtor 2	Samia Butt	Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form		4 000 04
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$_	 4,833.81

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	33,024.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	33,024.00

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main

			Document	Page 10 of 67		
Fill in	this infor	mation to identify your	case and this filing:			
Debto	or 1	Faisal Butt				
		First Name	Middle Name	Last Name		
Debto	or 2	Samia Butt				
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	d States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERSEY			
O milo	a Glaloo Be	and aptoy Court for the				
Case	number			_		☐ Check if this is an
						amended filing
Off;	oial Ea	rm 106A/B				
_						
Scł	าedul	le A/B: Prop	erty			12/15
think it informa Answei	fits best. E ation. If mor r every que:	Be as complete and accura re space is needed, attach stion.	e items. List an asset only once. If te as possible. If two married peop a separate sheet to this form. On the Land, or Other Real Estate You O	le are filing together, both ar he top of any additional page	e equally responsible for s	upplying correct
Part I	Describe	Each Residence, Building	, Land, or Other Real Estate You O	wh or have an interest in		
1. Do y	ou own or	have any legal or equitable	e interest in any residence, building	g, land, or similar property?		
_	lo. Go to Pa					
ЦY	es. Where	is the property?				
Part 2:	Describe	Your Vehicles				
	r s, vans, tr No	•	e, also report it on Schedule G: E	Executory Contracts and Ur		
3.1	Make:	Infinity	Who has an interest in t	he property? Check one		elaims or exemptions. Put ed claims on Schedule D:
	Model:	QX60	■ Debtor 1 only			ims Secured by Property.
	Year:	2017	☐ Debtor 2 only		Current value of the	Current value of the
	Approxima	te mileage: 23	Debtor 1 and Debtor 2	only	entire property?	portion you own?
	Other infor	mation:	At least one of the deb	otors and another		
			Check if this is comn (see instructions)	nunity property	\$26,659.00	\$26,659.00
	<i>mples:</i> Boa No		TVs and other recreational vehonal watercraft, fishing vessels, s			
.pa	ges you h		you own for all of your entries f Write that number here			\$26,659.00
Do yo	ou own or	have any legal or equita	able interest in any of the follow	wing items?		Current value of the
						portion you own? Do not deduct secured
						claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 11 of 67

Debtor 1 Debtor 2	Faisal Butt Samia Butt	Case number (if known)					
Yes.	Describe						
		2 beds, sofa, table , 4 chairs,	\$300.00				
□No	es: Televisions a	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music phones, cameras, media players, games					
		television	\$500.00				
Exampl ■ No		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coir ons, memorabilia, collectibles	n, or baseball card collections;				
Exampl	ent for sports a es: Sports, photo musical instr Describe	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;				
■ No		s, shotguns, ammunition, and related equipment					
□ No		othes, furs, leather coats, designer wear, shoes, accessories					
		used clothing	\$500.00				
■ No		welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver				
Exam _l ■ No	rm animals oles: Dogs, cats, Describe	birds, horses					
■ No	her personal an	d household items you did not already list, including any health aids you did not list					
		of all of your entries from Part 3, including any entries for pages you have attached number here	\$1,300.00				
	scribe Your Finan						
Do you ov	vn or have any l	egal or equitable interest in any of the following?	Current value of the portion you own?				

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Filed 03/07/19 Entered 03/07/19 13:23:16 Case 19-14647-SLM Doc 1 Document Page 12 of 67 Debtor 1 **Faisal Butt** Debtor 2 Samia Butt Case number (if known) 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$5.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Bank of America** \$25.00 checking 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Institution name: Type of account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

De	ebtor 1	Case 19-14647-SLM	Doc 1		Entered 03 ge 13 of 67	/07/19 13:23:16	Desc Main
	ebtor 2				C	ase number (if known)	
	☐ Yes	s. Give specific information abou	it them				
		nses, franchises, and other ger		ibles			
	Exar	mples: Building permits, exclusive			dings, liquor licens	es, professional licenses	
	■ No	s. Give specific information abou	ıt thom				
			it ti leiti				
M	oney o	or property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax r	efunds owed to you					
	□ No						
	■ Yes	s. Give specific information about	t them, includ	ding whether you already f	iled the returns and	the tax years	
						1	
			2018 T	ax refund		Federal	\$7,083.00
			2010 1	ux rorund		- eucrai	Ψ1,000.00
	Exar ■ No	ly support nples: Past due or lump sum alin s. Give specific information	nony, spousa	al support, child support, m	aintenance, divord	e settlement, property set	tlement
	Exar ■ No	r amounts someone owes you nples: Unpaid wages, disability in benefits; unpaid loans you			sick pay, vacation	pay, workers' compensa	tion, Social Security
		s. Give specific information ests in insurance policies					
	Exar	mples: Health, disability, or life ins	surance; hea	alth savings account (HSA)	; credit, homeown	er's, or renter's insurance	
	■ No	s. Name the insurance company	of each polic	ev and list its value			
	_ 10.	Compan		y and not no value.	Beneficiary	<i>/</i> :	Surrender or refund value:
	If you some	unterest in property that is due used are the beneficiary of a living treeone has died. S. Give specific information			nce policy, or are c	urrently entitled to receive	property because
	Clain Exar ■ No	ns against third parties, whether mples: Accidents, employment dis	er or not you sputes, insur	u have filed a lawsuit or rance claims, or rights to s	made a demand fou	or payment	
		s. Describe each claim					
	Othe □ No	r contingent and unliquidated	claims of ev	ery nature, including co	unterclaims of the	e debtor and rights to se	t off claims
		s. Describe each claim					
			\$4,489.65 90 days	5 Levied in Bank of Ar	nerica Bank acc	count in the past	\$4,489.65
35.	Any f	financial assets you did not alr	eady list				

Official Form 106A/B Schedule A/B: Property page 4

 \square Yes. Give specific information..

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 14 of 67

Debtor 1	Faisal Butt	ment rage 14 or	01	
Debtor 2	Samia Butt		Case number (if known)	
	the dollar value of all of your entries from Part 4, Part 4. Write that number here		es you have attached	\$11,602.65
Part 5: De	escribe Any Business-Related Property You Own or Have	an Interest In. List any real esta	ate in Part 1.	
37. Do you	own or have any legal or equitable interest in any busine	ess-related property?		
No. G	to to Part 6.			
☐ Yes.	Go to line 38.			
	escribe Any Farm- and Commercial Fishing-Related Prop you own or have an interest in farmland, list it in Part 1.	erty You Own or Have an Interes	st In.	
46. Do yo	u own or have any legal or equitable interest in ar	y farm- or commercial fishir	g-related property?	
■ No	. Go to Part 7.			
☐ Ye	s. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in	That You Did Not List Above		
•	u have other property of any kind you did not alre	ady list?		
■ No	pres. Season tierces, country dub membership			
_	. Give specific information			
54. Add	the dollar value of all of your entries from Part 7.	Write that number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. Part	1: Total real estate, line 2			\$0.00
56. Part	2: Total vehicles, line 5	\$26,659.00		
57. Part	3: Total personal and household items, line 15	\$1,300.00		
58. Part	4: Total financial assets, line 36	\$11,602.65		
59. Part	5: Total business-related property, line 45	\$0.00		
60. Part	6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part	7: Total other property not listed, line 54	+ \$0.00		
62. Tota	I personal property. Add lines 56 through 61	\$39,561.65	Copy personal property total	\$39,561.65
63. Tota	I of all property on Schedule A/B. Add line 55 + line	e 62		\$39,561.65

Official Form 106A/B Schedule A/B: Property page 5

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main

Fill in this infor					
Debtor 1	Faisal Butt			_	
	First Name	Middle Name	Last Name		
Debtor 2	Samia Butt				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERSEY			
Case number _					
(if known)					Check if this is an
					amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.					
	\square You are claiming state and federal nonbank	cruptcy exemptions. 11	U.S.C. § 522(b)(3)			
	■ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)					
2.	2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption.			

Schedule A/B that lists this property	portion you own			
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2 beds, sofa, table, 4 chairs, Line from Schedule A/B: 6.1	\$300.00		\$300.00	11 U.S.C. § 522(d)(3)
Zino nom concedito 772.			100% of fair market value, up to any applicable statutory limit	
television Line from Schedule A/B: 7.1	\$500.00		\$500.00	11 U.S.C. § 522(d)(3)
Line from Scheaule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
used clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	11 U.S.C. § 522(d)(3)
Line Ironi Scriedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$5.00		\$5.00	11 U.S.C. § 522(d)(5)
Line IIom Schedule A/B. 19.1			100% of fair market value, up to any applicable statutory limit	
checking: Bank of America	\$25.00		\$25.00	11 U.S.C. § 522(d)(5)
Line IIIIII Schedule PAB. 17.1			100% of fair market value, up to any applicable statutory limit	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 16 of 67

Faisal Butt

Debtor 1 Samia Butt Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Federal: 2018 Tax refund 11 U.S.C. § 522(d)(5) \$7,083.00 \$7,083.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit \$4,489.65 Levied in Bank of America 11 U.S.C. § 522(d)(5) \$4,489.65 \$4,489.65 Bank account in the past 90 days Line from Schedule A/B: 34.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main

	7-14047-3EN		age 17 d	of 67		SC Main
Fill in this information	on to identify you					
Debtor 1 F	Faisal Butt					
_	irst Name	Middle Name Las	t Name			
Debtor 2	Samia Butt					
(Spouse if, filing)	irst Name	Middle Name Las	t Name			
United States Bankru	ptcy Court for the	: DISTRICT OF NEW JERSEY				
Case number						
(if known)					☐ Che	eck if this is an
					ame	ended filing
Official Form 1	000					
Official Form 1				_		
Schedule D:	Creditors	s Who Have Claims See	cured	by Propert	У	12/15
		If two married people are filing together, bo out, number the entries, and attach it to thi				
number (if known).	altional Page, illi it	out, number the entries, and attach it to this	s ioiii. Oii ti	ne top or any addition	nai pages, write your	name and case
. Do any creditors have	e claims secured b	y your property?				
☐ No. Check this	s box and submit t	his form to the court with your other sche	dules. You	have nothing else t	o report on this form	i.
Yes. Fill in all	of the information	below.				
Part 1: List All Se	cured Claims					
2. List all secured clair	ns. If a creditor has	more than one secured claim, list the creditor s	separately	Column A	Column B	Column C
for each claim. If more t	han one creditor has	s a particular claim, list the other creditors in Pa ical order according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Infiniti Financ	cial Services	Describe the property that secures the cl	aim:	\$51,232.00	\$26,659.00	
Creditor's Name		2017 Infinity QX60 23000 miles				
Attn: Bankru		As of the date you file, the claim is: Check	all that			
8900 Freepor Irving, TX 750	-	apply.				
		Contingent				
Number, Street, City,	State & ZIP Code	Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mortg	age or secur	ed		
Debtor 2 only		car loan)	-9			
Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			
☐ At least one of the de	· · · · · · · · · · · · · · · · · · ·	☐ Judgment lien from a lawsuit	30 11011)			
Check if this claim community debt		Other (including a right to offset)				
	Opened					
	10/17 Last					
	Active					
Date debt was incurred		Last 4 digits of account number	0001			
		_				
Add the dollar value	of your entries in C	Column A on this page. Write that number he	ere:	\$51,23	32.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$51,232.00

Write that number here:

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main

Cas	SC 13-14047-3LIVI	Doc 1 Tiled 0	ent Page 18 of 67	19 13.23.10	Desc Main
Fill in this info	ormation to identify your				
Debtor 1	Faisal Butt				
Debior	First Name	Middle Name	Last Name		
Debtor 2	Samia Butt				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	DISTRICT OF NEW JE	RSEY		
Case number					
(if known)					Check if this is an
					amended filing
Official Ec	rm 106E/E				
	rm 106E/F	U I I I I	one d Oleimo		40/45
	E/F: Creditors W		UREG CIAIMS PRIORITY claims and Part 2 for creditors		12/15
eft. Attach the C name and case i		ge. If you have no information	pace is needed, copy the Part you need, on to report in a Part, do not file that Par		
	ditors have priority unsecure				
■ No. Go t	o Part 2.				
☐ Yes.	0 1 4.1 2.				
	All of Your NONPRIORIT	Y Unsecured Claims			
	ditors have nonpriority unsec				
	have nothing to report in this p		ourt with your other schedules		
	nave nothing to report in this p	art. Submit this form to the co	full with your other schedules.		
Yes.					
unsecured o	claim, list the creditor separately	y for each claim. For each cla	der of the creditor who holds each claim im listed, identify what type of claim it is. Do 3.lf you have more than three nonpriority ur	o not list claims already ir	ncluded in Part 1. If more
					Total claim
4.1 AT&	T Mobility	Last 4 digits	s of account number		\$7,000.00
	ority Creditor's Name	When was t	the debt incurred?	_	
	Stream, IL 60197	Which was t			_
	r Street City State Zip Code	As of the da	ate you file, the claim is: Check all that ap	pply	
Who in	curred the debt? Check one.				
☐ Deb	otor 1 only	☐ Continge	ent		
☐ Deb	otor 2 only	☐ Unliquida	ated		
■ Deb	otor 1 and Debtor 2 only	☐ Disputed			
☐ At le	east one of the debtors and and	other Type of NO	NPRIORITY unsecured claim:		
☐ Che	eck if this claim is for a com	munity	oans		
debt	claim subject to offset?		ons arising out of a separation agreement of	r divorce that you did not	
■ No	Jami Subject to Uliset!		only claims pension or profit-sharing plans, and other s	similar dehts	
☐ Yes		<u></u>		ca. dobio	
⊔ Yes	i	Other, St	pecity		

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 19 of 67

	Faisal Butt Samia Butt		Case number (if known)	
4.2	Bank Of America	Last 4 digits of account number	6009	\$3,871.00
	Nonpriority Creditor's Name 4909 Savarese Circle FI1-908-01-50 Tampa, FL 33634	When was the debt incurred?	Opened 02/11 Last Active 11/21/18	. ,
_	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card	<u> </u>	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	0517	\$4,081.00
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 12/10 Last Active 1/16/17	
_	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card	<u> </u>	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	6950	\$1,978.00
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 04/10 Last Active 1/16/17	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only			
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset? —	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 20 of 67

	1 Faisal Butt 2 Samia Butt		Case number (if known)	
	Capital One	Last 4 digits of account number	5750	\$1,037.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code	When was the debt incurred? As of the date you file, the claim	Opened 12/10 Last Active 10/02/17 is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?		d claim:	
	No	report as priority claims Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.6	Cavalry Portfolio Services	Last 4 digits of account number	1720	\$3,505.00
	Nonpriority Creditor's Name Attn: Bankruptcy Department 500 Summit Lake Ste 400 Valhalla. NY 10595	When was the debt incurred?	Opened 07/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Collection	Attorney Synchrony Bank	
4.7	Ccs Collections Nonpriority Creditor's Name	Last 4 digits of account number	3828	\$104.00
	725 Canton St Norwood, MA 02062	When was the debt incurred?	Opened 12/18	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	O continuos et		
	■ Debtor 2 only	☐ Contingent☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection	Attorney Comcast	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 21 of 67

Debto	Samia Butt		Case number (if known)	
4.8	Continental Finance	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name Po Box 8099	When was the debt incurred?		
	Newark, DE 19714-8099	- Asside the second state of	0 1 111	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Cneck all that apply	
	Debtor 1 only	Пол		
	Debtor 2 only	☐ Contingent		
	<u> </u>	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	Student loans	i Ciaiiii.	
	☐ Check if this claim is for a community debt	<u> </u>	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify		
40	Don't of Ed / Novient		4000	₱7.00€.00
4.9	Dept of Ed / Navient Nonpriority Creditor's Name	Last 4 digits of account number	1002	\$7,086.00
	Attn: Claims Dept		Opened 10/18 Last Active	
	Po Box 9635	When was the debt incurred?	2/28/19	
	Wilkes-Barre, PA 18773 Number Street City State Zip Code	As of the date you file, the claim i	s. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim i	5. Спеск ан тасарру	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	_	■ Student loans		
	☐ Check if this claim is for a community debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	autoria agreement en arrenee triat yeu ala net	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Educationa	I	
4.1			0.400	40.400.00
0	Dept of Ed / Navient Nonpriority Creditor's Name	Last 4 digits of account number		\$6,162.00
	Attn: Claims Dept		Opened 04/12 Last Active	
	Po Box 9635	When was the debt incurred?	1/05/16	
	Wilkes-Barre, PA 18773			
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	Пол		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	<u></u>	a Claiiii.	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify	÷ · · ·	
	— 163	Educationa		
		= aaoationa	· -	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 22 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) 4.1 Dept of Ed / Navient 1002 \$5,500.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/18 Last Active Attn: Claims Dept Po Box 9635 When was the debt incurred? 2/28/19 Wilkes-Barre, PA 18773 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated ■ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 Dept of Ed / Navient 0430 \$3,627.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Attn: Claims Dept Opened 04/12 Last Active Po Box 9635 When was the debt incurred? 1/05/16 Wilkes-Barre, PA 18773 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated ■ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.1 Dept of Ed / Navient 1115 \$3,500.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 11/17 Last Active 2/28/19 Po Box 9635 When was the debt incurred? Wilkes-Barre, PA 18773 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 23 of 67

	1 Faisal Butt 2 Samia Butt		Case number (if known)	
4.1 4	Dept of Ed / Navient	Last 4 digits of account number	0430	\$3,073.00
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9635 Wilkes-Barre, PA 18773	When was the debt incurred?	Opened 04/12 Last Active 1/05/16	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	rration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify	 II	
4.1	B. 4.4514N. 1.4		0047	\$4.440.00
5	Dept of Ed / Navient Nonpriority Creditor's Name	Last 4 digits of account number		\$1,448.00
	Attn: Claims Dept Po Box 9635 Wilkes-Barre, PA 18773	When was the debt incurred?	Opened 09/12 Last Active 1/05/16	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	
4.1 6	Dept of Ed / Navient Nonpriority Creditor's Name	Last 4 digits of account number	0720	\$1,419.00
	Attn: Claims Dept Po Box 9635 Wilkes-Barre, PA 18773	When was the debt incurred?	Opened 07/12 Last Active 1/05/16	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	Пол		
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 24 of 67

Debto Debto	r1 Faisal Butt r2 Samia Butt		Case number (if known)	
4.1 7	Dept of Ed / Navient	Last 4 digits of account number	0720	\$1,209.00
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9635 Wilkes-Barre, PA 18773	When was the debt incurred?	Opened 07/12 Last Active 1/05/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Contingent☐ Unliquidated☐ Disputed☐		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Student loansObligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	
4.1 8	Discover Financial	Last 4 digits of account number	6872	\$1,413.00
	Nonpriority Creditor's Name Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 12/16 Last Active 10/24/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1 9	Discover Financial Nonpriority Creditor's Name	Last 4 digits of account number	8566	\$1,402.00
	Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 08/12 Last Active 12/10/18	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	on plans, and other similar debts	
		·		
	☐ Yes	Other. Specify Credit Card	<u> </u>	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 25 of 67

	2 Samia Butt		Case number (if known)	
4.2	Diversified Consultants, Inc.	Last 4 digits of account number	2558	\$71.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 551268	When was the debt incurred?	Opened 08/18	
	Jacksonville, FL 32255 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Collection	Attorney Att U-Verse	
4.2	ERC/Enhanced Recovery Corp Nonpriority Creditor's Name	Last 4 digits of account number	7465	\$11,050.00
	Attn: Bankruptcy 8014 Bayberry Road	When was the debt incurred?	Opened 03/18	
	Jacksonville, FL 32256 Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Collection	Attorney Sprint	
4.2	ERC/Enhanced Recovery Corp Nonpriority Creditor's Name	Last 4 digits of account number	5406	\$5,728.00
	Attn: Bankruptcy 8014 Bayberry Road	When was the debt incurred?	Opened 01/19	
	Jacksonville, FL 32256 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	·	
	■ No	Debts to pension or profit-sharing	- •	
	☐ Yes	■ Other. Specify Collection	Attorney At T Mobility	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 26 of 67

Debtor Debtor	1 Faisal Butt2 Samia Butt	Document 1 age 2	Case number (if known)	
4.2	First Premier Bank	Last 4 digits of account number	2040	\$1,018.00
	Nonpriority Creditor's Name	-	0	
	Attn: Bankruptcy Po Box 5524	When was the debt incurred?	Opened 09/12 Last Active 12/11/16	
	Sioux Falls, SD 57117		12/11/10	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other. Specify Credit Card	<u> </u>	
4.2	First Premier Bank	Last 4 digits of account number	5575	\$980.00
	Nonpriority Creditor's Name	_		
	Attn: Bankruptcy	MI	Opened 12/16 Last Active	
	Po Box 5524 Sioux Falls, SD 57117	When was the debt incurred?	10/25/17	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.2				
5	Genesis FS Card Services	Last 4 digits of account number	<u>6309</u>	\$595.98
	Nonpriority Creditor's Name Po Box 4477	When was the debt incurred?		
	Beaverton, OR 97076			
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and other similar 1.11	
	■ No	Debts to pension or profit-sharin	g pians, and other similar debts	
	☐ Yes	Other Specify		

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 27 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) 4.2 LTD Financial Services LP Unknown Last 4 digits of account number 6 Nonpriority Creditor's Name 7322 Southwest FWY Ste 1 When was the debt incurred? Houston, TX 77074 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 LVNV Funding/Resurgent Capital 6630 \$1,143.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 08/18** Po Box 10497 Greenville, SC 29603 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Hsbc Bank** ☐ Yes Other. Specify Nevada N.A. 4.2 LVNV Funding/Resurgent Capital 7030 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 08/18** Po Box 10497 Greenville, SC 29603 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Capital One** ☐ Yes Other. Specify N.A.

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 28 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) 4.2 Midland Funding 0490 \$2,821.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 2365 Northside Dr Ste 300 When was the debt incurred? **Opened 06/18** San Diego, CA 92108 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** ☐ Yes Other. Specify Bank 4.3 Midland Funding 0439 \$2,436.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 2365 Northside Dr Ste 300 **Opened 06/18** When was the debt incurred? San Diego, CA 92108 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** ☐ Yes Other. Specify **Bank** 4.3 Midland Funding 6020 \$1,976.00 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Dr Ste 300 When was the debt incurred? **Opened 06/18** San Diego, CA 92108 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** ☐ Yes Other. Specify Bank

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 29 of 67

Debtor Debtor	Faisal Butt Samia Butt		Case number (if known)	
4.3	Midland Funding	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 939069 San Diogo. CA 93103	When was the debt incurred?		
	San Diego, CA 92193 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify		
4.3	National Credit Systems, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	1551	\$8,022.00
	Attn: Bankruptcy Po Box 312125 Atlanta, GA 31131	When was the debt incurred?	Opened 02/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Collection	Attorney Lotus Village Apts	
4.3	Paypal Credit	Last 4 digits of account number		\$2,856.01
	Nonpriority Creditor's Name PO Box 5138 Lutherville Timonium, MD 21094	When was the debt incurred?		
•	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	ig pians, and other similar debts	
	☐ Yes	Other. Specify		

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 30 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) 4.3 **Portfolio Recovery** 9398 \$2,480.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Po Box 41021 When was the debt incurred? **Opened 07/17** Norfolk, VA 23541 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** ☐ Yes Other. Specify 4.3 1176 \$1,177.00 Portfolio Recovery Last 4 digits of account number 6 Nonpriority Creditor's Name Po Box 41021 **Opened 07/17** When was the debt incurred? Norfolk, VA 23541 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only □ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** ☐ Yes Other. Specify **Bank** 4.3 **Progressive Leasing** 7967 \$2,424.29 Last 4 digits of account number Nonpriority Creditor's Name 256 Data Dr. When was the debt incurred? Draper, UT 84020 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 31 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) 4.3 **Receivables Performance Mgmt** 4380 \$3,678.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 11/18** Po Box 1548 Lynnwood, WA 98036 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection Attorney T-Mobile Usa 4.3 The Bureaus Inc 9758 \$780.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 07/17** 650 Dundee Rd, Ste 370 Northbrook, IL 60062 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other Specify Collection Attorney Capital One N.A. ☐ Yes 4.4 **Verizon Wireless** 0001 \$3,587.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Verizon Wireless Bankruptcy Opened 01/17 Last Active 6/30/17 Admini When was the debt incurred? 500 Technology Dr, Ste 550 Weldon Spring, MO 63304 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 32 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) Visa Dept Store National 4.4 \$2,795.38 Bank/Macy's Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Po Box 8053 Mason, OH 45040 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address AT& T Mobility Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 6463 ■ Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream, IL 60197 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT& T Mobility Line **4.22** of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 537104 ■ Part 2: Creditors with Nonpriority Unsecured Claims Dillard, GA 30537-1040 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address AT&T Mobility II LLC Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims C/O AT&T Services Inc Part 2: Creditors with Nonpriority Unsecured Claims One AT&T Way Room 3A104 Bedminster, NJ 07921 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Att U-Verse Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 5014 Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream, IL 60197 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Bank USA NA Line 4.39 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 6492 Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream, IL 60197-6494 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Capital One Na Line 4.28 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: General ■ Part 2: Creditors with Nonpriority Unsecured Claims Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Comcast Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Official Form 106 E/F

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 33 of 67

Debtor 2 Samia Butt		Case number (if known)	
2121 John F Kennedy Blvd Jersey City, NJ 07305		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Comcast Cable 1701 JFK Boulevard Philadelphia, PA 19103	On which entry in Part 1 or Part 2 of Line 4.7 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Comcast of New Jersey PO Box 840 Newark, NJ 07101	On which entry in Part 1 or Part 2 of Line 4.7 of (<i>Check one</i>): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address Credit One Bank Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193	On which entry in Part 1 or Part 2 of Line 4.32 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Diversified Consultant 10550 Deerwood Park Blvd	On which entry in Part 1 or Part 2 or Line 4.38 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Jacksonville, FL 32256	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address ERC PO Box 23870	On which entry in Part 1 or Part 2 or Line 4.40 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
Jacksonville, FL 32241-3870	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address HSbc Bank Nevada N.A.	On which entry in Part 1 or Part 2 or Line 4.27 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
7575 Norman Rockwell Lane, Ste 110 Las Vegas, NV 89143		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Lotus Village Apartments	On which entry in Part 1 or Part 2 or Line 4.33 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
300 Ferguson Dr Austin, TX 78753		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Lyons Doughty and Veldhuis PC 136 Gaither Drive Suite 100	On which entry in Part 1 or Part 2 or Line 4.3 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box 1269 Mount Laurel, NJ 08054		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Lyons Doughty and Veldhuis PC 136 Gaither Drive Suite 100 PO Box 1269	On which entry in Part 1 or Part 2 of Line 4.4 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Mount Laurel, NJ 08054	Last 4 digits of account number		
Name and Address Monarch Recovery Management Inc 3260 Tillman Drive Suite 75	On which entry in Part 1 or Part 2 of Line 4.24 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Bensalem, PA 19020	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 or	did you list the original creditor?	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 34 of 67

Debtor 2 Samia Butt		Case number (if known)	
Paypal Credit Services SYNCB PO Box 960080	Line 4.34 of (Check one):	□ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims	
Orlando, FL 32896-0080	Last 4 digits of account number	- Fart 2. Creditors with Nonphority Orisecured Claims	
Name and Address Radius Global Solutions 7831 Glenroy Road Suite 250A	On which entry in Part 1 or Part 2 Line 4.41 of (<i>Check one</i>):	e did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Minneapolis, MN 55439	Last 4 digits of account number	— Fart 2. Ordators with Nonphority Orisecured Glaims	
Name and Address Sherman Originator LLC PO Box 10497	On which entry in Part 1 or Part 2 Line 4.28 of (Check one):	edid you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Greenville, SC 29603	Last 4 digits of account number	. ,	
Name and Address Sprint Po Box 54977	On which entry in Part 1 or Part 2 Line 4.21 of (<i>Check one</i>):	e did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Los Angeles, CA 90054-0977	Last 4 digits of account number	- Part 2. Creditors with Nonphority Onsecured Claims	
Name and Address Sprint PCS PO Box 105243	On which entry in Part 1 or Part 2 Line 4.21 of (Check one):	e did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
Atlanta, GA 30348-5243	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address Synchrony Bank Attn: Bankruptcy	On which entry in Part 1 or Part 2 Line 4.6 of (<i>Check one</i>):	did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
Po Box 965060 Orlando, FL 32896	Last 4 digits of account number		
Name and Address Synchrony Bank	On which entry in Part 1 or Part 2 Line 4.29 of (<i>Check one</i>):	did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims	
Attn: Bankruptcy Po Box 965060 Orlando, FL 32896		■ Part 2: Creditors with Nonpriority Unsecured Claims	
,	Last 4 digits of account number		
Name and Address Synchrony Bank 200 Crossing Blvd #101 Bridgewater, NJ 08807	On which entry in Part 1 or Part 2 Line 4.35 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
bridgewater, No 00007	Last 4 digits of account number		
Name and Address Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	On which entry in Part 1 or Part 2 Line 4.30 of (<i>Check one)</i> :	did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
Onando, FL 32090	Last 4 digits of account number		
Name and Address Synchrony Bank Attn: Bankruptcy Po Box 965060	On which entry in Part 1 or Part 2 Line 4.31 of (<i>Check one</i>):	e did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
Orlando, FL 32896	Last 4 digits of account number		
Name and Address Synchrony Bank Attn: Bankruptcy Po Box 965060	On which entry in Part 1 or Part 2 Line 4.36 of (Check one):	edid you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Orlando, FL 32896	Last 4 digits of account number		

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 35 of 67

Debtor 2 Samia Butt		Case number (if known)
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?
T-Mobile	Line 4.38 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 742596 Cincinnati, OH 45274-2596		Part 2: Creditors with Nonpriority Unsecured Claims
Onicimian, 011 43214-2330	Last 4 digits of account number	
Name and Address		2 did you list the original creditor?
T-Mobile	Line 4.38 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Bankruptcy Department PO Box 53410 Bellevue, WA 98015		■ Part 2: Creditors with Nonpriority Unsecured Claims
Zenerae, WA dedie	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?
The Bureaus Inc	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
1717 Central Street Evanston, IL 60201		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 33,024.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	, , , ,	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 81,009.66
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 114,033.66

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main

Fill in this information to identify your case: Debtor 1 Faisal Butt
T diodi Date
First Name Middle Name Last Name
Debtor 2 Samia Butt
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY
Case number
(if known)

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code				State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					<u></u>
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.3	Oity		Clato	211 0000	
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5	- 11		0.0.0		
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main

		Docume	nt Page 37 c	of 67
Fill in this in	nformation to identify your	case:		
Debtor 1	Faisal Butt			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	Samia Butt First Name	Middle Name	Last Name	
	,			
United State	es Bankruptcy Court for the:	DISTRICT OF NEW JEF	RSEY	
Case numbe	er			
(if known)				☐ Check if this is an
				amended filing
Official	Form 106H			
	ıle H: Your Cod	obtors		4045
Scriedi	ile n. Tour Cou	enrois		12/15
•	and case number (if known) ou have any codebtors? (If			as a codebtor.
■ No □ Yes				
	n the last 8 years, have you, California, Idaho, Louisiana,			y? (Community property states and territories include ngton, and Wisconsin.)
■ No. G	Go to line 3.			
☐ Yes.	Did your spouse, former spou	use, or legal equivalent live	with you at the time?	
in line 2 Form 10 out Col	2 again as a codebtor only i 06D), Schedule E/F (Official umn 2.	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fill
	olumn 1: Your codebtor ime, Number, Street, City, State and Z	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D. line
	ame			☐ Schedule E/F, line
				☐ Schedule G, line
Nu	umber Street			_
Ci		State	ZIP Code	
3.2				☐ Schedule D, line
	ame			Schedule E/F, line
				☐ Schedule G, line
Nu	umber Street			_
Ci		State	ZIP Code	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Page 38 of 67 Document

					_		
Fil	in this information to identify	y your case:					
De	btor 1 Faisal	I Butt					
	btor 2 Samia	a Butt					
Un	ited States Bankruptcy Cour	rt for the: _E	DISTRICT OF NEW J	ERSEY			
(If k	nown)					d filing ent showing postpetition chapter as of the following date:	
<u>O</u>	fficial Form 106I	<u> </u> -			MM / DD/ Y	YYY	
S	chedule I: Your	^r Incom	ne			12/1	
atta		s form. On t		th you, do not include informat onal pages, write your name an Debtor 1	d case number (if		
	If you have more than one			■ Employed	■ Emplo	<u> </u>	
	attach a separate page wi	ith En	Employment status*	☐ Not employed	_ '	☐ Not employed	
	employers.		ccupation	Driver	Work S	tudy	
	Include part-time, seasona self-employed work.	al, or En	nployer's name	Uber	Saint P	eter's University	
	Occupation may include s or homemaker, if it applies		nployer's address			ohn F Kennedy Blvd City, NJ 07306	
		Но	ow long employed th	here? 3 1/2 Years *See Attachment for	Additional Emplo	yment Information	
Pa	rt 2: Give Details Abo	out Monthly	Income				
	imate monthly income as c use unless you are separate		/ou file this form. If y	you have nothing to report for any	line, write \$0 in the	space. Include your non-filing	
•	ou or your non-filing spouse he space, attach a separate s			ombine the information for all emp	loyers for that perso	n on the lines below. If you need	
					For Debtor 1	For Debtor 2 or	

non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 0.00 4,832.39 2. deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 0.00 +\$ 0.00 Calculate gross Income. Add line 2 + line 3. 4,832.39 \$ 0.00

Official Form 106I Schedule I: Your Income page 1

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 39 of 67

Debi	tor 1 tor 2	Faisal Butt Samia Butt	-	(Case	number (if known)				
						Debtor 1		or Debtor on-filing s		
	Cop	y line 4 here	4.		\$_	4,832.39	\$		0.00	
5.	Lict	all payroll deductions:								
J.		• •	Fo		¢.	704.05	φ		0.00	
	5a.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a 5b		\$ \$	724.85	\$ \$		0.00	-
	5b.	·			\$ _	0.00	\$		0.00	-
	5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c 5d		\$ _	0.00	\$		0.00	-
	5u. 5e.	Insurance	5u		\$ -	0.00	\$		0.00	-
	5f.	Domestic support obligations	5f.		\$ _	0.00	\$		0.00	_
	5g.	Union dues	5g		\$ -	0.00	Ψ \$		0.00	_
	5h.	Other deductions. Specify:	-). 1.+	\$ -	0.00	+ \$		0.00	-
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$ \$	724.85	\$		0.00	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	4,107.54	\$		0.00	-
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: Foods Stamps	8c 8d 8e 8e). 3. 1. 3.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00 0.00 0.00 605.00	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	;	\$	0.00	\$		605.00	0
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		4,107.54 + \$		605.00	= \$	4,712.54
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.								•
11.	Inclu othe	the all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe			•	•	s Schedule	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							\$	4,712.54
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?							y income

Official Form 106I Schedule I: Your Income page 2

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 40 of 67

Debtor 1	Faisal Butt		
	Samia Butt	Case number (if known)	

Official Form B 6l Attachment for Additional Employment Information

Debtor		
Occupation	Driver	
Name of Employer	Juno	
How long employed	3 Years	
Address of Employer		
Debtor		
Occupation	Driver	
Name of Employer	Lyft	
How long employed	3 Years	
Address of Employer		1

Official Form 106I Schedule I: Your Income page 3

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 41 of 67

Fill i	in this informa	ition to identify yo	ur case:			1		
Debt	tor 1	Faisal Butt				Ch	eck if this is:	
Debt	tor O	0					An amended filing	•
	ouse, if filing)	Samia Butt						owing postpetition chapter f the following date:
Unite	ed States Bankı	ruptcy Court for the:	DISTRI	CT OF NEW JERSEY			MM / DD / YYYY	
1	e number nown)							
Of	ficial Fo	rm 106J						
Sc	chedule	J: Your I	Expen	ises				12/1
Be a	as complete ormation. If m	and accurate as	possible. eded, atta	If two married people ar ch another sheet to this	re filing together, b form. On the top o	oth are eq f any addi	ually responsible tional pages, write	for supplying correct your name and case
Part	11: Desci	ribe Your House	hold					
١.	□ No. Go to							
		s Debtor 2 live i	n a separa	ate household?				
	■ N		t file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor 2	
2.		e dependents?	□ No	a c 1000 <u>2, 2po</u> oo	rior Copurato riouci	oo.u o. 2 o		
۷.	Do not list D Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Daughter		4	■ Yes
					Son		6	□ No ■ Yes
					3011			_ ■ Yes □ No
					Son		7	■ Yes
					Daughter		11	□ No ■ Yes
3.	expenses o	penses include f people other th d your depender	nan 👝	No Yes				
Part	t 2: Estim	ate Your Ongoir	ng Monthi	y Expenses				
exp				uptcy filing date unless y y is filed. If this is a supp				napter 13 case to report of the form and fill in the
the		h assistance and		government assistance i luded it on <i>Schedule I:</i> \			Your ex	penses
4.		or home owners! and any rent for the		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$	1,550.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	4b. Prope	rty, homeowner's	-			4b.	\$	0.00
		maintenance, re owner's associati				4c. 4d.	·	0.00
	Tu. Hollie	CWITCH 3 ASSOCIAL		Jonnillani aaco		₩u.	Ψ	0.00

5. \$

0.00

5. Additional mortgage payments for your residence, such as home equity loans

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 42 of 67

	tor 1 tor 2	Faisal Bu		Case num	Case number (if known)			
6.	Utiliti	ies:						
	6a.		heat, natural gas	6a.	\$	150.00		
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00		
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	309.00		
	6d.	Other. Spe	ecify:	6d.	\$	0.00		
7.	Food	and house	ekeeping supplies	7.	\$	605.00		
8.	Child	dcare and c	children's education costs	8.	\$	0.00		
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	150.00		
10.	Perso	onal care p	roducts and services	10.	\$	0.00		
11.	Medi	cal and dei	ntal expenses	11.	\$	0.00		
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.	40		720.00		
			ar payments.	12.	\$	720.00		
			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00		
			ributions and religious donations	14.	\$	0.00		
15.		rance.	and the second s					
		Life insura	surance deducted from your pay or included in lines 4 or 20.	15a.	\$	0.00		
		Health ins		15b.	·	0.00		
		Vehicle ins		15b.	·	294.00		
			Irance. Specify:	15d.	*	0.00		
16			iclude taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00		
	Spec	ify:		16.	\$	0.00		
17.			ease payments:	17a.	¢	4 407 00		
			ents for Vehicle 1 ents for Vehicle 2	17a. 17b.	·	1,107.00		
				17b. 17c.	·	0.00		
		Other, Spe	·		: ———	0.00		
10		Other. Spe		17d.	\$	0.00		
10.			of alimony, maintenance, and support that you did not report a your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00		
19.			s you make to support others who do not live with you.	•	\$	0.00		
	Spec		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	19.	·	<u></u>		
20.	•	-	erty expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Yo	our Income.			
			s on other property	20a.		0.00		
	20b.	Real estat	e taxes	20b.	\$	0.00		
	20c.	Property, h	homeowner's, or renter's insurance	20c.	\$	0.00		
	20d.	Maintenan	nce, repair, and upkeep expenses	20d.	\$	0.00		
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00		
21.	Othe	r: Specify:	parking	21.	+\$	130.00		
22.		•	monthly expenses					
			through 21.		\$	5,015.00		
	22b. (Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$			
	22c. /	Add line 22a	a and 22b. The result is your monthly expenses.		\$	5,015.00		
23.	Calc	ulate your i	monthly net income.					
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	4,712.54		
	23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	5,015.00		
	00 -	0.1.1	Commence of the Commence of th					
	23C.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	-302.46		
24.	For exmodifi	kample, do yo ication to the 0.	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect you terms of your mortgage?			or decrease because of a		
	□ Ye	es.	Explain here:					

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 43 of 67

Fill in this inform	mation to identify your	case:			
Debtor 1	Faisal Butt				
	First Name	Middle Name	Last Name		
Debtor 2	Samia Butt				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	DISTRICT OF NEW JERSE	Υ		
Case number _					
(if known)					☐ Check if this is an amended filing
If two married per You must file thi obtaining money years, or both. 1	eople are filing togethers form whenever you fi	n connection with a bankrup	le for supplying co	rrect information. s. Making a false state	ement, concealing property, or 00, or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the summar	y and schedules fil	ed with this declaration	on and
X /s/ Fais			X /s/ Samia		
Faisal			Samia Bu	· 	
Signatui	re of Debtor 1		Signature o	Deptor 2	
Date I	March 7, 2019		Date Ma	rch 7, 2019	

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 44 of 67

-:11	in this inform					
		nation to identify your	case:			
Der	otor 1	Faisal Butt First Name	Middle Name	Last Name		
Deb	otor 2	Samia Butt				
(Spo	use if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	DISTRICT OF NEW JERS	SEY		
	se number own)				_	theck if this is an mended filing
Sta	s complete a	of Financial A	ble. If two married people a		ankruptcy equally responsible for sup	
		n). Answer every ques		Lived Before		
Par 1		r current marital statu	rital Status and Where You	Lived Before		
••	_		5:			
	■ Married □ Not ma					
2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	st all of the places you li	ved in the last 3 years. Do no	ot include where you live now	' .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. state					ity property state or territory co, Texas, Washington and W	
	_	ake sure you fill out Sch	nedule H: Your Codebtors (Ot	fficial Form 106H).		
Par	t 2 Explai	in the Sources of You	r Income			
4.	Fill in the tota	al amount of income you	u received from all jobs and a	g a business during this yeall businesses, including partetogether, list it only once ur		ndar years?
	□ No ■ Yes. Fil	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,500.00	■ Wages, commissions, bonuses, tips	\$17.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 45 of 67

Debtor 2 Samia Butt						Case number (if known)						
					Debtor 1		Debtor 2					
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply					
	For last calendar year: (January 1 to December 31, 2018)		1, 2018)	■ Wages, commissions, bonuses, tips	\$72,236.25	■ Wages, commis bonuses, tips	\$0.00 ssions,					
					☐ Operating a business		☐ Operating a bus	siness				
			dar year befo December 3		■ Wages, commissions, bonuses, tips	\$70,000.00	■ Wages, commis bonuses, tips	ssions, \$0.00				
					☐ Operating a business		Operating a bus	siness				
	List e	each s	•	e gross inco	e and you have income that me from each source separa		•					
					Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)				
			1 of curren iled for banl			\$0.00	Food Stamps	\$605.0				
			dar year: December 3	1, 2018)		\$0.00	Food Stamps	\$7,260.0				
			dar year befo December 3			\$0.00	Food Stamps	\$7,260.0				
Pai	rt 3:				Made Before You Filed for							
	_	No.	Neither De	btor 1 nor D	•	umer debts. Consumer deb	ts are defined in 11 U.S	S.C. § 101(8) as "incurred by ar				
			During the 9	90 days befo	re you filed for bankruptcy, d	id you pay any creditor a tota	al of \$6,425* or more?					
			□ Yes	List below e	each creditor to whom you pa	nts for domestic support obli		ents and the total amount you support and alimony. Also, do				
			* Subject to		on 4/01/19 and every 3 year		or after the date of ad	ljustment.				
		Yes.			r both have primarily constructions re you filed for bankruptcy, d		al of \$600 or more?					
			■ No.	Go to line 7								
			□ _{Yes}	include pay	each creditor to whom you pa ments for domestic support o this bankruptcy case.			paid that creditor. Do not b, do not include payments to a				
	Cre	ditor':	s Name and	Address	Dates of payme	ent Total amount paid	Amount you W	Vas this payment for				

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Page 46 of 67 Document Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address **Dates of payment** Total amount Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Capital One Bank USA Na vs Samia **Civil Action Hudson County Special** □ Pending Butt Civil □ On appeal DC 005636-18 Concluded Capital One Bank USA vs Samia **Civil Action Hudson County Special** □ Pending Butt Civil □ On appeal HUD DC 014713-18 Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened

Capital One Bank USA NA

Carol Stream, IL 60197-6494

PO Box 6492

\$4,489.65 Levied in Bank of america

Property was attached, seized or levied.

□ Property was repossessed.□ Property was foreclosed.□ Property was garnished.

Accounty

\$4,489.65

12/7/18

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Document Page 47 of 67 Debtor 1 Faisal Butt Samia Butt Debtor 2 Case number (if known) 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ☐ Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes **List Certain Gifts and Contributions** 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο

Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- □ No
- Yes. Fill in the details.

Person Who Was Paid **Address Email or website address** Person Who Made the Payment, if Not You Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Fitzgerald & Crouch P.C. 649 Newark Avenue

Jersey City, NJ 07306 nickfitz.law@gmail.com **Attorney Fees**

3/5/19 \$1,050.00 Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 48 of 67

Debtor 1 Faisal Butt
Debtor 2 Samia Butt

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes, Fill in the details.								
	Person Who Was Paid Address	Description and vertransferred	alue of any prope	erty	Date payment or transfer was made	Amount of payment			
	Within 2 years before you filed for bankruptor transferred in the ordinary course of your burnelude both outright transfers and transfers mainclude gifts and transfers that you have already No Yes. Fill in the details.	usiness or financial affa ade as security (such as the	irs? ne granting of a se						
	Person Who Received Transfer Address Description and value of payments received or debts paid in exchange Person's relationship to you Describe any property or payments received or debts paid in exchange								
	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.		y property to a se	elf-settled tru	ust or similar device	of which you are a			
	Name of trust Description and value of the property transferred					Date Transfer was made			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage								
; ! !	Include checking, savings, money market, o houses, pension funds, cooperatives, assoc ■ No □ Yes. Fill in the details.			t deposit; sn	ares in banks, credit	unions, brokerage			
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accoun instrument	clo	te account was esed, sold, oved, or nsferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 y cash, or other valuables? No	ear before you filed for	bankruptcy, any	safe deposi	t box or other deposi	itory for securities,			
	Yes. Fill in the details.	Who else had acc			- autouto	De veu etill			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	reet, City,	Describe the contents Do you still have it?						
22.	Have you stored property in a storage unit o ■ No □ Yes. Fill in the details.	or place other than your	home within 1 ye	ear before yo	ou filed for bankrupto	sy?			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		escribe the	contents	Do you still have it?			

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 49 of 67

Debtor 1 Faisal Butt Debtor 2 Samia Butt

Case number (if known)

Pa	t 9:	Identify Property You Hold or Control for	Someone Else						
23.	-	ou hold or control any property that someo omeone.	one else owns? Include any proper	rty you borrowed from, are storing fo	r, or hold in trust				
		No							
		Yes. Fill in the details.							
	_	ner's Name Iress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Pai	t 10:	Give Details About Environmental Informa	ation						
For	the p	urpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
		means any location, facility, or property as vn, operate, or utilize it, including disposal		law, whether you now own, operate,	or utilize it or used				
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								
Rep	ort al	I notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.					
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
		No							
		Yes. Fill in the details.							
		ne of site Iress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?								
		No Yes. Fill in the details.							
		ne of site Iress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have	you been a party in any judicial or adminis	strative proceeding under any envi	ironmental law? Include settlements	and orders.				
	_	No Yes. Fill in the details.							
		e Title e Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Pa	t 11:	Give Details About Your Business or Con	nections to Any Business						
27.	With	in 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to an	y business?				
	■ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
		☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)					
		☐ A partner in a partnership							
		☐ An officer, director, or managing execut	tive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation								

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Page 50 of 67 Document Debtor 1 Faisal Butt Debtor 2 Samia Butt Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Business Name Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Faisal Butt /s/ Samia Butt Faisal Butt Samia Butt Signature of Debtor 1 Signature of Debtor 2 Date Date March 7, 2019 March 7, 2019 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No □ Yes

■ No

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 51 of 67

Fill in this infor	mation to identify your	case:		
Debtor 1	Faisal Butt			
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse if, filing)	Samia Butt First Name	Middle Name	Last Name	_
		DISTRICT OF NE		
United States Ba	ankruptcy Court for the:	DISTRICT OF NE	EW JERSET	-
Case number (if known)				☐ Check if this is an
(a. ranown)				amended filing
			/iduals Filing Under Cha	12/15 12/15
	re claims secured by yo	, ,	ii out tiiis ioriii ii.	
you have least	sed personal property a is form with the court w ever is earlier, unless th	nd the lease has r	oot expired. you file your bankruptcy petition or by the d e time for cause. You must also send copies	
•	eople are filing together nd date the form.	in a joint case, bo	oth are equally responsible for supplying cor	rect information. Both debtors must
•	and accurate as possib our name and case num	•	s needed, attach a separate sheet to this forr	n. On the top of any additional pages,
Part 1: List Y	our Creditors Who Have	e Secured Claims		
			Or Creditors Who Hove Claims Sequend by Dr.	onesty (Official Form 106D) fill in the
information b	elow.		Creditors Who Have Claims Secured by Pro	
Identify the cr	editor and the property the	hat is collateral	What do you intend to do with the propert secures a debt?	by that Did you claim the property as exempt on Schedule C?
Creditor's	nfiniti Financial Servi	ices	☐ Surrender the property.	■ No
name:			Retain the property and redeem it.	— NO
Description of	2017 Infinity QX60	23000 miles	Retain the property and enter into a	☐ Yes
property	2011	2000000	Reaffirmation Agreement. Retain the property and [explain]:	
securing debt	:			
Part 2: List Y	our Unexpired Persona	I Property I eases		
For any unexpir in the information	ed personal property le on below. Do not list rea	ase that you listed Il estate leases. Ur	in Schedule G: Executory Contracts and Un nexpired leases are leases that are still in effe the trustee does not assume it. 11 U.S.C. § 3	ect; the lease period has not yet ended.
Describe your	unexpired personal proj	perty leases		Will the lease be assumed?
Lessor's name:				□ No
Description of le	ased			□ NO
Property:				☐ Yes
Lessor's name:				□ No
Description of le Property:	ased			
i Toperty.				☐ Yes
Lessor's name:				
Official Form 108	,	Statement of Ir	ntention for Individuals Filing Under Chapter	7 page 1

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Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 52 of 67

Debt Debt		Faisal Butt Samia Butt			Case number (if known	
	cription perty:	n of leased				□ No □ Yes
Desc	sor's n cription perty:	ame: n of leased				□ No □ Yes
Desc	sor's n cription perty:	ame: n of leased				□ No □ Yes
Desc	sor's n cription perty:	ame: n of leased				□ No □ Yes
Desc	erty:	n of leased				□ No □ Yes
prop	er pen erty th	Sign Below alty of perjury, I declare that I have in at is subject to an unexpired lease. aisal Butt	•		property of my estate that so	ecures a debt and any personal
X .	Fais	al Butt ature of Debtor 1	X	Sami	ia Butt ture of Debtor 2	
	Date	March 7, 2019	Da	ite N	March 7, 2019	

- :::								
Fill in this infor	mation to identify your case:			eck one 2A-1Su		irected in	this form and	in Form
Debtor 1	Faisal Butt			2A-13u	ρρ.			
Debtor 2 (Spouse, if filing)	Samia Butt		'	■ 1. Tł	nere is no pres	umption o	of abuse	
United States	Bankruptcy Court for the: District of New Je	sey	'	а	pplies will be n	nade und	er <i>Chapter 7 N</i>	nption of abuse Means Test
Case number (if known)			_	□ 3. Tł		does not	apply now bed	
							but it could app	oly later.
Ω#: -: - I ⊏	Tarres 400 A 4			⊔ Che	eck if this is a	n ameno	ded filing	
	<u>form 122A - 1</u>							
Chapter	7 Statement of Your Cui	rent Moi	nthly Inc	ome	9			12/1
attach a separat case number (if qualifying milita Part 1: Ca 1. What is y Not m Marrie Livi per livi Fill in the ave	and accurate as possible. If two married people is the sheet to this form. Include the line number to whom). If you believe that you are exempted from y service, complete and file Statement of Exemplate Include Your Current Monthly Income your marital and filing status? Check one or narried. Fill out Column A, lines 2-11. The dand your spouse is filing with you. Fill out and your spouse is NOT filing with you. Fill out ing in the same household and are not legating separately or are legally separated. Fill nalty of perjury that you and your spouse are Ing apart for reasons that do not include evading erage monthly income that you received from all	which the addition in a presumption option from Presumption from Presumpti	A and B, lines spouse are: Fill out both Co nes 2-11; do no d under nonban est requirements during the 6 ful	2-11. lumns Aut fill out kruptcys. 11 U. I month	On the top of aid not have prints 707(b)(2) (Office A and B, lines 2 Column B. By law that applie S.C § 707(b)(7 s before you file	2-11. checking es or that ()(B).	nal pages, write sumer debts or 122A-1Supp) wi g this box, you you and your	declare under spouse are
the 6 months,	r example, if you are filing on September 15, the 6-n, add the income for all 6 months and divide the total the same rental property, put the income from that p	by 6. Fill in the re-	sult. Do not includ	de any in	come amount m	ore than o	nce. For example	e, if both
				Colum Debto		Columi Debtor non-fil		
	ess wages, salary, tips, bonuses, overtime, eductions).	and commission	ons (before all	\$	4,832.39	\$	1.42	
3. Alimony	and maintenance payments. Do not include B is filled in.	payments from	a spouse if	\$	0.00	\$	0.00	
of you or from an u and room	Ints from any source which are regularly paryour dependents, including child support inmarried partner, members of your household mates. Include regular contributions from a spoon on tinclude payments you listed on line 3.	Include regular d, your depende	contributions nts, parents,	\$	0.00	\$	0.00	
5. Net inco	me from operating a business, profession,							
_			otor 1					
	ceipts (before all deductions)	\$ <u>0.00</u> -\$ <u>0.00</u>						
•	and necessary operating expenses hly income from a business, profession, or far	·	Copy here ->	\$	0.00	\$	0.00	
	nly income from a business, profession, or far me from rental and other real property	m \$	oopy here ->	Ψ	0.00	Ψ	0.00	
6. Net inco	me nom remai and other real property	Deb	otor 1					
Gross red	ceipts (before all deductions)	\$ 0.00						
	and necessary operating expenses	-\$ 0.00						
•	hly income from rental or other real property	\$ 0.00	Copy here ->	\$	0.00	\$	0.00	
	dividends, and royalties			\$	0.00	\$	0.00	

Official Form 122A-1

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 54 of 67

Debto Debto	71 I	_	al Butt ia Butt			_		Case number	er (<i>if known</i>)			
								Column A Debtor 1		Column B Debtor 2 non-filing	or	
8.	Uner	mploy	ment compen	sation				\$	0.00	\$	0.00	
				f you contend that the anstead, list it here:	amount received was a	bene	fit unde	er				
	Fo	or you			\$	0.	.00					
							.00					
	bene	fit und	der the Social S	•	•			\$	0.00	\$	0.00	
10.	Do no recei dome	ot incl	lude any benefi s a victim of a v errorism. If nec	purces not listed above its received under the S war crime, a crime again essary, list other source	social Security Act or parts the security Act or parts the security or internation and security are security as the security are sec	aymer ationa	nts I or					
								\$	0.00	\$	0.00	
								\$	0.00	\$	0.00	
		T	otal amounts fr	om separate pages, if a	nny.		-	+ \$	0.00	\$	0.00	
11.				rent monthly income. ne total for Column A to			\$	4,832.39	+ \$ _	1.42	= \$	4,833.81
											Total	current monthly
Part	2:	Det	ermine Wheth	er the Means Test Ap	plies to You							
12.	Calc	ulate	your current r	nonthly income for the	e year. Follow these s	teps:						
	12a.	Сору	your total curre	ent monthly income fron	m line 11			Сор	y line 11	here=>	\$	4,833.81
		Multip	oly by 12 (the n	umber of months in a ye	ear)						X	12
	12b.	The r	esult is your an	nual income for this pa	rt of the form					12	2b. \$	58,005.72
13.	Calc	ulate	the median fa	mily income that appl	ies to you. Follow the	se ste	os:					
	Fill in	the s	state in which ye	ou live.	NJ							
	Fill in	n the r	number of peop	le in your household.	6							
	Fill in	n the n	nedian family ir	ncome for your state an	d size of household.					13	3 ¢ 1	39,274.00
	To fir	nd a li	st of applicable	median income amour also be available at the	nts, go online using the		pecifie	d in the separ	ate instruc		γ. Ψ	
14.	How	do th	ne lines compa	are?								
	14a.		Line 12b is le	ess than or equal to line	e 13. On the top of pag	e 1, cł	neck bo	ox 1, <i>There is</i>	no presur	nption of abu	ıse.	
	14b.		Line 12b is n	nore than line 13. On th and fill out Form 122A-		box 2	t, The µ	oresumption o	f abuse is	determined	by Form 1	22A-2.
Part	3:	Sig	n Below									
				eclare under penalty of p	perjury that the informa	ation o	n this s	statement and	I in any att	achments is	true and o	correct.
)	(/s/	Faisal Butt			X	/s/ Sa	mia Butt				
			isal Butt nature of Debt	or 1			Samia Signati	a Butt ure of Debtor:	2			
	Date	e Ma	arch 7, 2019		[Date _I	March	7, 2019 DD / YYYY				
		If you	checked line 1	4a, do NOT fill out or fil	le Form 122A-2.							
		If you	checked line 1	4b, fill out Form 122A-2	2 and file it with this for	m.						

Faisal Butt

ebtor 1	Faisal Butt		
ebtor 2	Samia Butt	Case number (if known)	

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2018 to 02/28/2019.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Juno** Income by Month:

income by Monus.		
6 Months Ago:	09/2018	\$197.87
5 Months Ago:	10/2018	\$389.59
4 Months Ago:	11/2018	\$79.31
3 Months Ago:	12/2018	\$79.79
2 Months Ago:	01/2019	\$387.33
Last Month:	02/2019	\$165.00
	Average per month:	\$216.48

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Lyft Income by Month:

6 Months Ago:	09/2018	\$233.68
5 Months Ago:	10/2018	\$666.61
4 Months Ago:	11/2018	\$434.64
3 Months Ago:	12/2018	\$255.13
2 Months Ago:	01/2019	\$678.32
Last Month:	02/2019	\$1,134.46
	Average per month:	\$567.14

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Uber**

Income by Month:

income of monen.		
6 Months Ago:	09/2018	\$4,218.91
5 Months Ago:	10/2018	\$4,810.85
4 Months Ago:	11/2018	\$2,957.83
3 Months Ago:	12/2018	\$8,226.07
2 Months Ago:	01/2019	\$1,651.54
Last Month:	02/2019	\$2,427.44
	Average per month:	\$4,048.77

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 56 of 67

Debtor 1	Faisai Butt		
Debtor 2	Samia Butt	Case number (if known)	

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **09/01/2018** to **02/28/2019**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Saint Peter's University

Income by Month:

6 Months Ago:	09/2018	\$0.00
5 Months Ago:	10/2018	\$0.00
4 Months Ago:	11/2018	\$0.00
3 Months Ago:	12/2018	\$0.00
2 Months Ago:	01/2019	\$0.00
Last Month:	02/2019	\$8.50
	Average per month:	\$1.42

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 61 of 67

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtDistrict of New Jersey

In	re	Faisal Butt Samia Butt					Case No.			
	-	Odima Butt			Debtor((s)	Chapter	7		
1	Down				IPENSATION OF					
1.	con	rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that impensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:								
		For legal service	es, I l	nave agreed to accept			\$	1,050.00		
		Prior to the filing	ng of	this statement I have rece	eived		\$	1,050.00		
		Balance Due					\$	0.00		
2.	The	e source of the co	mpen	sation paid to me was:						
		Debtor		Other (specify):						
3.	The	e source of comp	ensati	on to be paid to me is:						
		Debtor		Other (specify):						
4.		I have not agree	d to sl	hare the above-disclosed	compensation with any o	other person unless	they are mem	bers and associates of my law fir	m.	
					npensation with a person he names of the people sl			or associates of my law firm. A		
5.	In	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
		Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;								
	c.	Representation of	tepresentation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;							
	d.		Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of							
		reaffirma	tion a		ications as needed; p			ions pursuant to 11 USC		
5.	Ву	Represen	tatio		sed fee does not include t			es, relief from stay actions	or	
					CERTIFICATI	ON			_	
this		ertify that the fore kruptcy proceeding		g is a complete statement	of any agreement or arra	ingement for payme	nt to me for r	epresentation of the debtor(s) in		
	Mar	ch 7, 2019			/s/ Nich	nolas Fitzgerald				
-	Date	?				as Fitzgerald 612	.9			
						re of Attorney ald & Crouch, P.	C.			
					649 Ne	wark Avenue				
						City, NJ 07306 33-1100 Fax: (20)1) 533-111 ⁻	1		
					nickfitz	z.law@gmail.con				
					Name oj	f law firm				

Case 19-14647-SLM Doc 1 Filed 03/07/19 Entered 03/07/19 13:23:16 Desc Main Document Page 62 of 67

United States Bankruptcy CourtDistrict of New Jersey

	Faisal Butt			
In re	Samia Butt	Debtor(s)	Case No. Chapter 7	
		20000(0)		
	VEI	RIFICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtors hereby verify	y that the attached list of creditors is true and c	orrect to the best of their knowledge.	
Date:	March 7, 2019	/s/ Faisal Butt		
		Faisal Butt		
		Signature of Debtor		
Date:	March 7, 2019	/s/ Samia Butt		
		Samia Butt		

Signature of Debtor

AT& T Mobility Po Box 6463 Carol Stream, IL 60197

AT& T Mobility Po Box 537104 Dillard, GA 30537-1040

AT&T Mobility II LLC C/O AT&T Services Inc One AT&T Way Room 3A104 Bedminster, NJ 07921

Att U-Verse PO Box 5014 Carol Stream, IL 60197

Bank Of America 4909 Savarese Circle Fl1-908-01-50 Tampa, FL 33634

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Bank USA NA PO Box 6492 Carol Stream, IL 60197-6494

Capital One Na Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cavalry Portfolio Services Attn: Bankruptcy Department 500 Summit Lake Ste 400 Valhalla, NY 10595

Ccs Collections 725 Canton St Norwood, MA 02062 Comcast 2121 John F Kennedy Blvd Jersey City, NJ 07305

Comcast Cable 1701 JFK Boulevard Philadelphia, PA 19103

Comcast of New Jersey PO Box 840 Newark, NJ 07101

Continental Finance Po Box 8099 Newark, DE 19714-8099

Credit One Bank Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193

Dept of Ed / Navient Attn: Claims Dept Po Box 9635 Wilkes-Barre, PA 18773

Discover Financial Po Box 3025 New Albany, OH 43054

Diversified Consultant 10550 Deerwood Park Blvd Jacksonville, FL 32256

Diversified Consultants, Inc. Attn: Bankruptcy Po Box 551268 Jacksonville, FL 32255

ERC
PO Box 23870
Jacksonville, FL 32241-3870

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256

First Premier Bank Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117

Genesis FS Card Services Po Box 4477 Beaverton, OR 97076

Hsbc Bank Nevada N.A. 7575 Norman Rockwell Lane, Ste 110 Las Vegas, NV 89143

Infiniti Financial Services Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063

Lotus Village Apartments 300 Ferguson Dr Austin, TX 78753

LTD Financial Services LP 7322 Southwest FWY Ste 1 Houston, TX 77074

LVNV Funding/Resurgent Capital Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Lyons Doughty and Veldhuis PC 136 Gaither Drive Suite 100 PO Box 1269 Mount Laurel, NJ 08054

Midland Funding 2365 Northside Dr Ste 300 San Diego, CA 92108 Midland Funding Attn: Bankruptcy Po Box 939069 San Diego, CA 92193

Monarch Recovery Management Inc 3260 Tillman Drive Suite 75 Bensalem, PA 19020

National Credit Systems, Inc. Attn: Bankruptcy Po Box 312125 Atlanta, GA 31131

Paypal Credit PO Box 5138 Lutherville Timonium, MD 21094

Paypal Credit Services SYNCB PO Box 960080 Orlando, FL 32896-0080

Portfolio Recovery Po Box 41021 Norfolk, VA 23541

Progressive Leasing 256 Data Dr. Draper, UT 84020

Radius Global Solutions 7831 Glenroy Road Suite 250A Minneapolis, MN 55439

Receivables Performance Mgmt Attn: Bankruptcy Po Box 1548 Lynnwood, WA 98036

Sherman Originator LLC PO Box 10497 Greenville, SC 29603

Sprint
Po Box 54977
Los Angeles, CA 90054-0977

Sprint PCS PO Box 105243 Atlanta, GA 30348-5243

Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank 200 Crossing Blvd #101 Bridgewater, NJ 08807

T-Mobile Po Box 742596 Cincinnati, OH 45274-2596

T-Mobile Bankruptcy Department PO Box 53410 Bellevue, WA 98015

The Bureaus Inc Attn: Bankruptcy 650 Dundee Rd, Ste 370 Northbrook, IL 60062

The Bureaus Inc 1717 Central Street Evanston, IL 60201

Verizon Wireless Attn: Verizon Wireless Bankruptcy Admini 500 Technology Dr, Ste 550 Weldon Spring, MO 63304

Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040